

great leadership in bringing together a bipartisan group which came forward with recommendations at a time when Social Security truly was facing a crisis. People of good faith on both sides of the aisle came together, agreed upon the facts, did not try to spin, did not try to embroider, did not try to create a sense of hysteria, but, in a very businesslike, professional manner said, "What are the facts?" and then came up with solutions to the problems faced in 1983. We should be doing the same.

I earnestly hope the President would adopt that model of President Reagan. He often refers to President Reagan. Here is one instance where I think everyone can salute the leadership President Reagan showed.

Those who support private accounts say they are necessary because Social Security faces what they call a crisis and is on the verge of financial collapse. Supporters of privatization say the way to avoid this collapse is by carving private accounts out of the system.

This is not only a scare tactic, which I deplore and regret, but it is wrong on two counts. First, there is no imminent collapse of the Social Security system. And I want to assure everybody who is a faithful C-SPAN watcher out there—and I know there are millions of you—tell your friends and neighbors: Do not be misled. There is not any danger of an imminent collapse of the Social Security system.

Secondly, and equally important, privatization makes the challenge of fixing the problems Social Security faces decades from now more difficult, not easier, to solve.

Now, let's be clear. Social Security does have a financial challenge that does need to be addressed, but the fact remains that program will continue to run annual surpluses for decades to come and can pay full benefits until between 2042 and 2052. After that—and I won't be around for that, but hopefully my daughter and everyone else's children and these young pages will be—Social Security still will not be bankrupt because payroll taxes coming into the system will be enough to pay almost 80 percent of the benefits promised today if we do nothing to fix any problems so that we can provide whatever the 100-percent benefit level would be in 2052.

So I believe Social Security may require some action to ensure that it remains strong, but it does not require fundamental changes. I would strongly caution against this "medicine" the President is prescribing. It will make the patient, who is well, sick. It will undermine the long-term health and quality of this remarkable achievement of the 20th century. Because, after all, Social Security is the largest source of retirement income in the United States. For 6 out of 10 seniors, it provides half or more of their total income.

My mother was born in 1919. I hope she does not mind me telling everybody. Let's remember that before the enactment of Social Security, more than 50 percent of the Nation's elderly lived in poverty. We are talking about destitute poverty. Today, only 8 percent of seniors live in poverty. Let us also not forget that it is women like my mother who constitute the majority of Social Security beneficiaries: approximately 60 percent of Social Security recipients over the age of 65, and roughly 72 percent of those over 85. In my State of New York, more than 1.6 million women receive Social Security benefits.

The PRESIDING OFFICER. The time controlled by the Democrats has now expired.

Mrs. CLINTON. Madam President, I ask unanimous consent for 2 more minutes.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

Mrs. CLINTON. Thank you, Madam President.

So you can see why we have come to the floor today to talk about the way this affects women, because among elderly widows, such as my mother, Social Security provides, on average, nearly three-quarters of their income. Four out of 10 widows rely on Social Security to provide 90 percent or more of their income.

Now, we heard the President say last night that people over 55 need not worry. Well, what about people between 20 and 55? What about the 50-year-old woman who has paid into Social Security for the last 30 years? What about the 40-year-old woman who has paid into Social Security to ensure the retirement security of her mother and expects the same from her daughter? These are very important questions because they go to the heart of our intergenerational compact.

So this is the first of what will be a long and very active debate. Let us hope at the end we conclude that we should follow President Reagan's example, swallow some medicine that will not kill the patient, work in a bipartisan manner, and preserve Social Security for years to come.

Madam President, I thank my colleague from Maryland.

EXTENSION OF MORNING BUSINESS

Ms. MIKULSKI. Madam President, I ask unanimous consent that morning business be extended for the majority for 2 minutes, and I thank everyone for their graciousness in extending morning business. I appreciate that.

The PRESIDING OFFICER. Without objection, it is so ordered.

The Senator from Utah.

STATE OF THE UNION ADDRESS

Mr. BENNETT. Madam President, the State of the Union Message has become a great moment in American political theater. Originally, State of the Union Messages, which are called for in the Constitution, were submitted to the Congress in writing. Perhaps it is a demonstration of the fact that we have gotten into the world of modern communications that it has now become not just a presentation to the Congress, but, through the medium of television and radio, it has become a speech to the Nation.

So the Nation gathers around electronically to listen to its elected leader describe what is going on in the country and in the world. We had that experience last night. Last night's was one of the better State of the Union Messages we have had.

In today's world we have instant polling, we have instant results. This morning's hotline reports there are two polls out, one saying that 86 percent of those who viewed the speech liked it; the second poll—CBS, less favorable to the President—says it was only 80 percent of the people who viewed the speech liked it. And according to the Gallup poll, 77 percent of those who liked it now believe President Bush is leading the country in the right direction.

This is a home run, for a speech to have that kind of a reaction and make that kind of an impact on those who listened to it. It was a departure, in my view, from the traditional format that has settled in on State of the Union Messages—not a complete one but a partial departure in that State of the Union Messages have become laundry lists where Presidents have made a one-sentence or one-paragraph reference to the issues that are of great importance to a variety of special interest groups, so that each member of a special interest group can wait anxiously in the hope his or her moment will come when the President will say something nice about what he or she thinks is important.

There was some of that in the speech last night. You cannot have a modern State of the Union Address without it. But there was far less than we usually see because last night's speech was primarily a thematic statement of the President and his world view, both domestic and international.

As I listened to the speech unfold and caught that theme, I realized this is a President who has a truly broad and far-reaching world view.

His primary focus was on the future. His primary concern, both domestic and international, was on the benefit of what we might do that would accrue to our children and our grandchildren.

We have had a lot of conversation so far about Social Security. The President did spend a good deal of time on Social Security. While I am praising

the President, I will join with my friends on the Democratic side of the aisle to say that I think he made one mistake in his presentation. He used a word which, if I had been in conversation with him and his speechwriters, I would have recommended he drop. The word was "bankrupt." The Social Security system will not go bankrupt.

If we do nothing, what will happen if we follow the impulse of those who say there is nothing that needs to be done will be that when the account balances currently listed under the heading of the Social Security trust fund run out, there will still be money coming in in the form of payroll taxes. It will simply not be enough to cover the obligations going out that have been laid there. So the Social Security Administration will have to adopt some kind of strategy to deal with that. Maybe it will be like the gas lines. If your birthday is in an even numbered year, you get a check this month. If it is an odd numbered year, you have to wait until next month. Maybe it will be some kind of alphabetical choice, or maybe everybody will just be told: We can't send out any checks this month. Wait another 30 days and we will do the best we can.

By technical accounting terms, that is not bankruptcy, but by any standard, that is not a result we want. So while I would say to the President, don't use the term "bankrupt" because, as an accounting term, that is not directly correct, I do say to the President: Thank you for having the courage to lay out the facts that virtually everyone understands and knows.

The fact is that Social Security is under irreducible pressure from the demographic trends in which we find ourselves today. There are trends that we like. We are all living longer. We are all healthier. The Nation is seeing more and more of its workers survive into old age. Who could be against that? But the references that have been made in the Chamber about 1983, why don't we just do what we did in 1983, which was basically to kick it down the road so it could get dealt with later on, don't apply now, because we are on the verge of the retirement of the baby boomers.

As I was driving in this morning, I heard the radio talk about 77 million baby boomers and when do they start to retire. When do they start to put the pressure on the system? It is not 2048, when all of us are dead. It is not 2018, when the projection is that the lines will start to cross between money coming in and money going out. It is 2008. It is within the term of those of us who just got elected. Within our next 6-year term the pressure on Social Security will begin to build. In 2008, it won't be overwhelming pressure. In 2009, it won't break the system. But it will begin, it will continue, and it will

grow. We need to do something about it now or future generations will look at us and say we were the ones who were irresponsible, we were the ones who buried our heads in the sand, and we were the ones who said: Let somebody else take care of it somewhere down the road. If we want to do the responsible thing, we act in this Congress.

What struck me about the President's proposal is that he did not lay down an edict and say: This is what it has to be or I won't sign it. He listed a bunch of different solutions, most of which have been proposed over the years by Democrats, and then made the statement: They are all on the table. In other words, let's talk. And the boos that came in the Chamber—and I have never heard that in all of the State of the Union Messages I have ever heard—the boos that came in the Chamber as the President laid that down said: We are not willing to talk. We are not willing to talk to you, Mr. President. We are so offended by the idea that you say there is something that has to be done that we will not even engage in this dialog.

They are making a tremendous mistake when they take that position. Because the President said, once again: Here are the various proposals. He quoted a number of Democrats as to the proposals. He put forward his own proposal in general fashion, but he made the specific quote: It is all on the table. The reaction that came back from a portion of the people on the other side of the aisle was: We are not willing to talk. We are not even willing to have the conversation.

The message that sends to the young worker just graduating from high school who is saying: I don't want to be there in my career when the Social Security Administration has to decide which checks to send out or which months to pass up or which benefits to say we can't afford, I want the Congress to start doing something now so when I retire, I can see certainty—I think the people in that situation will look at what happened last night and say: The person we must depend on to lead to the solution of the problems that we will have in our lifetimes is President Bush.

Let's leave Social Security to make one other comment about the speech. I thought this was very much a theme speech. The theme was the future, and the underlying force behind the President's theme was his optimism and his conviction that the future can be better, better domestically, better for workers who are looking forward to a career and then retirement. The same sense was included in his statement about foreign affairs. The future can be better.

He talked about Afghanistan. The future is already better in Afghanistan. I have a high school and college classmate who does business in Afghani-

stan. Can you imagine that—a businessman from Utah who is doing business in Afghanistan. He says to me: Bob, you can't believe how marvelous it is, as an American, to walk up and down the streets of Kabul and have people grab you and hug you and thank you and say: What has happened in Afghanistan is magnificent. The future of Afghanistan is much brighter because of what George W. Bush did.

We ignore that because it is overwhelmed by events in Iraq. But as was pointed out by the President, what happened last Sunday makes it clear that the future in Iraq is much brighter because of what George W. Bush did.

As he talked about the future and his optimism and his conviction that what we do now is important for the future, it all came together in the most dramatic moment of the speech, when the woman from Iraq, with her ink-stained finger, embraced the mother of the dead marine who demonstrated America's resolve to bring freedom and liberty to the world. I don't think there were many dry eyes in the Chamber when that happened. And it was not scripted. It could not have been scripted.

I once said to Karl Rove: George W. Bush is as good a President as Ronald Reagan, but he is not as good an actor. Last night he wasn't acting. We saw the real George W. Bush, and we saw the real emotion as the woman from Iraq reached out to comfort and thank the mother of the dead marine.

Freedom is on the march in the world, and the future looks brighter than it otherwise would have been if it had not been for the actions of George W. Bush.

I close as I began: These speeches have become American political theater and fairly predictable. Last night's was an exception. Eighty-six percent of the people who watched it liked it. To get that kind of support from the American people is an extraordinary accomplishment, and the President deserves congratulations for having brought it off.

THE PRESIDING OFFICER. The Senator from Kentucky.

MR. MCCONNELL. Madam President, I congratulate my good friend from Utah on his evaluation of the President's outstanding State of the Union speech last night. I was just thinking that this probably is the 20th State of the Union I have had the privilege to witness and observe in the Chamber of the House of Representatives. None have been finer. Indeed, the moment that captured the evening was, of course, the embrace between Janet Norwood, mother of the marine who was killed in Fallujah, and the Iraqi woman whose father was killed by Saddam Hussein. The junior Senator from Utah has it exactly right: There was not a dry eye in the House. I watched a lot of really tough customers shedding tears on the floor of the House

during that moment. But it summed it up, what this has all been about.

Of course, we went to war in Iraq to make ourselves safer, but there was another sort of collateral purpose. The President believes deeply—and I think the American people are beginning to get it—that when democracy takes root, the world is a safer place. And just look at the sweep of democracy in the last few months in the most unlikely places.

I had the opportunity to go back to Afghanistan a couple weeks ago. It was my second trip there. On my first trip driving from the airport to meet with President Karzai in downtown Kabul, the streets were largely silent—not many people out, almost no commerce visible. But 15 months later, in January of 2005, there are little stores springing up everywhere, traffic jams in Kabul. And people are clearly on an emotional high as a result of the extraordinary election they had last October 9 which included a virtual 80-percent turnout, including 82 percent of women in Afghanistan, of all places, where little girls were not even allowed to be in school a few years ago, a huge success story in one of the most backward and devastated countries in the world.

On the heels of an election in Georgia, which has had its problems getting started in the wake of the end of the Soviet Union, and the literal uprising in Ukraine, when there was an attempt to steal the election, to deny the will of the people, the Ukrainians rose up and even a supreme court in Ukraine, obviously beholden to the President who was in cahoots with those who were trying to steal the election, ruled against those trying to steal the election and said: We are going to have another election, which they did the day after Christmas. The forces of democracy rose up and took control of Ukraine for the first time since its freedom from the Soviet Union.

And the Palestinian territory—Palestinians used to Saddam-type elections, where there was a 99-percent turnout and no choice—had a real choice of who to lead the Palestinian Authority in the wake of Arafat's death. A man got elected who appears to be a reasonable leader, working hard with Prime Minister Sharon to try to achieve a lasting peace.

We wish Secretary of State Rice well as she departs today to go to the Middle East to meet with Sharon and Abu Mazen to see if they can finally get the roadmap back on track at a meeting with Abu Mazen and Ariel Sharon, not to mention last Sunday's inspirational election in Iraq. Many Members of the House of Representatives last night had inkstained index fingers themselves to sort of symbolize our enormous admiration for the extraordinary courage that it took to go out and vote in Iraq last Sunday.

The critics and naysayers will say the turnout was not what it should have been in the Sunni area. But the overall turnout was about what we had last year in this country. I am fairly confident almost nobody in America thought they might get shot if they went to the polls. So there was extraordinary courage, literally under fire, dancing in the streets, the waving of those inkstained index fingers all over the country. The Sunni turnout was not what it will be later, but the people building a democratic Iraq understand and will include an adequate number of Sunnis by appointment in the interim government.

And remember, there are going to be two more elections in Iraq this year. A constitution will be submitted to the voters of Iraq in October. It will not be ratified if only 3 provinces disapprove out of 18. At least four provinces are Sunni majority. That constitution will have to be crafted in such a way that the Sunni population of Iraq is comfortable with it, or it will not be ratified. The leaders of the emerging democracy in Iraq are all acutely aware of the need to respect the rights of minorities and to have proper balance in Iraq in order to have a governing democracy.

If we had any doubts they would make it, we don't have any now. Our friends and colleagues on the other side who have said the signal from the election is to leave have it exactly wrong. The President made it clear last night, and he was absolutely correct, that you never announce to your enemy when you are going to leave. We will leave Iraq one day, even though we are still in Germany and still in Japan some 60 years later; and we are nowhere in the world where we are not wanted. We will leave Iraq some day, when the Iraqi democracy has taken hold and when the Iraqi military and Iraqi police can provide for their own security—and not a day before that.

I had a chance to be in Iraq 2 weeks ago, too, for the second time. There was some nervousness, candidly, about this election. Nobody knew for sure how successful it would be. Carlos Valenzuela, from the U.N., an elections expert, was there and he said: "This election is going to pass international standards, I am absolutely certain of it." This is a man who has been involved in conducting elections 14 times in difficult places around the world. He was totally confident 2 weeks before the election. He was right and the naysayers were wrong.

Even those who originally were between skeptical and hostile to the Iraq war we had an opportunity to sit down with on that same trip a couple weeks ago. We went back to Brussels with the NATO Ambassadors and a European representative. I think it is not an exaggeration to say that even the Ambassadors from France and Germany to

NATO believe at this point that it is in everybody's interest for Iraq to be a success.

Who benefits by a failure in Iraq? No one but the terrorists. I think the President will find on his upcoming trip to Europe more interest in cooperating, in helping to move Iraq further down the road toward democracy.

So last night was indeed a celebration of the march of democratic forces in some of the most unusual places in the world over the last 4 months. The President went a step further, challenging our allies, the Saudis, to begin the march down the democratic path. Even our staunch ally, Egypt—he challenged them to begin a march in the democratic direction. The President deeply believes—and we are increasingly inclined to believe he is correct on a bipartisan basis—that the spread of democracy will make the world indeed safer.

Now, the President was, of course, criticized initially on Iraq for not being very multilateral, in spite of the fact that a majority of NATO countries supported the war and helped us. Nevertheless, he was criticized by some who, I guess, only feel that France and Germany are Europe and no one else counts, saying he was not multilateral enough. The President laid out last night a completely multilateral strategy related to the two most obvious rogue states left in the world, Iran and North Korea. The Germans, the French, and the British are leading the talks with the Iranians; and working with the North Koreans, we have the Russians, the Chinese, the South Koreans, the Japanese, and ourselves. That is the definition of a multilateral approach.

So the President develops his approaches depending upon the situation, and every situation is not exactly the same. He knows, and the new Secretary of State knows, we need significant international cooperation in order to achieve our goals in North Korea and in Iran. North Korea and Iran can take a look at Libya and see the rewards for going nonnuclear. To be welcomed into the community of responsible countries means trade benefits, it means an opportunity for interaction with the rest of the world, and a chance to improve the lives of the citizens through trade. There are a lot of advantages that I hope the leaders of North Korea and Iran will observe that Libya is going to begin to benefit from as a result of making the decision that maybe the Libyan people would be better off being engaged with the rest of the world, rather than having some weapons of mass destruction sitting there. For what purpose?

So enormous progress has been made in the last 4 years. The low point was 9/11. We all remember it well. But extraordinary progress toward a safer

world and toward the spread of democracy has occurred under the extraordinary leadership of our President. We had a chance last night to celebrate that and to commend him for a job well done in last night's State of the Union.

I yield the floor.

The PRESIDING OFFICER. The Senator from North Carolina is recognized.

PROVIDING FOR INJURED AND FALLEN SOLDIERS AND THEIR FAMILIES

Mrs. DOLE. Mr. President, we must do everything possible to show our military men and women and their families how much we appreciate and honor their service. Last week I was proud to cosponsor legislation introduced by Senators ALLEN, SESSIONS and LIEBERMAN reaffirming the commitment of this Congress to our military men and women and their families. This effort has received my strongest support, and thanks to the endorsement of the Leadership and the work over the past years by many of my other colleagues, an increase in financial support to the families of men and women killed in combat could soon be a reality.

When a soldier pays the ultimate sacrifice, no amount of money can ease the grief of his or her family, but a significant increase in the benefits paid to our military families sends a strong message of our gratitude and support.

Currently, when a service member is killed in combat, the family receives only \$12,420. This is simply unacceptable. We are a strong, prosperous Nation, a Nation that honors and respects our sons and daughters in the Armed Services. We can and must do better to provide for the families of those who've lost their lives. The current proposal to increase what is called the "death gratuity" to \$100,000 is most certainly a step in the right direction.

This increase, retroactive to October 2001, is critically important not only to the families who lose loved ones, but to soldiers currently serving or those who are considering enlisting. It sends the message that we value their service, and should something happen to them, their families will be generously cared for.

Maxine Crockett of Fayetteville, NC, lost her husband, Staff Sergeant Ricky L. Crockett, to a bomb blast in Baghdad in January of last year. She and her 15-year-old daughter were left not only grief-stricken but worried about surviving financially with the loss of a provider. Maxine told the Raleigh News & Observer, "When it comes down to just one income, this [increase] would really help by giving you the time to get back on your feet."

When a family does receive the heartbreaking notification that a loved one was killed in action, they are understandably overcome with grief. In

the midst of their devastation, they are required to make many decisions. Casualty Assistance Officers play a critical role in helping them through this process. I had the privilege of meeting many of these dedicated, impressive men and women personally at Fort Bragg last year. These officers are there with the families following notification, through funeral preparations, burial and the process of determining benefits and compensation. They assist when any problems arise and literally go above and beyond their job description. And long after, these families know these officers can be contacted as concerns arise. This is the kind of service and compassion these families deserve.

We also have a responsibility to assist those servicemen and women who are seriously injured and their families. With the improvements in body armor and heroic efforts of our military medical teams both in theater and at home, so many more of our soldiers are surviving, but often with debilitating wounds. We must ensure they are taken care of, physically, emotionally and financially.

I am so pleased that the Department of Defense today launched a new operations center for these deserving heroes and their families to provide them with the necessary support as they transition back to active duty or into civilian life. This center will integrate the programs currently sponsored by various military and Government services, making it easier for these individuals to access the medical, counseling, educational, and financial services they need and deserve.

Our injured and fallen heroes and their families must be a top priority. They deserve no less.

Mr. President, I yield the floor.

The PRESIDING OFFICER. The Senator from Georgia is recognized.

STATE OF THE UNION ADDRESS

Mr. ISAKSON. Mr. President, last night we had the occasion on the House floor to hear a speech from the Commander in Chief, the President of the United States of America—a speech that to me was about two overriding themes—one, freedom, and the other, security—and two primary subjects—one, the war in Iraq and its liberation, and the other, the security of the American people and their retirement.

To the first, I simply say, as eloquent as the President's speech was, as dramatic as his words were, and as many of them as there were, the most powerful message last night was not words, but a picture. For when Janet Norwood embraced Sofia, the President stopped speaking, the Chamber erupted, tears flowed, but not a word was said. If the saying "a picture is worth a thousand words" was ever appropriate, it was on that occasion.

I am very proud of our men and women in the Armed Forces, I am proud of this Congress, I am proud of this President, and I am proud of the people of Iraq and Afghanistan, and all freedom-loving people.

The second subject the President addressed was Social Security, which is all about freedom and security, and it is the subject about which I will make my few remarks on this morning.

I would like to begin these remarks by asking you to visualize another picture. Think about how powerful Sofia and Janet were, and think about this picture. Picture the year 2042 or 2052, if you like. Picture you in your living room or your den. Picture you looking at your son or your daughter and their grandchildren squarely in the eye, and picture explaining to them that when you had the chance 37 years earlier, you did nothing to secure their future.

There are those who say Social Security does not have a crisis today, but it has a big crisis tomorrow. When I entered into my campaign for the Senate, I ended every speech by saying "I will soon be 60"—and I am 60 now—"and the rest of my life is about my children and my grandchildren." So it is true about all of us in this room. To do nothing is unacceptable if you visualize that picture 37 years from now, if you look at your daughter or your son or their grandchildren. I want to talk about Elizabeth Sutton Isakson and Jack Hardy Isakson, both born last year, both of whom will be 37 in 2042 when I would have to give them the "good" news—if this Congress did nothing—that America's promise on Social Security is gone, that by law their benefits are lowered and, by absolute practice, their taxes will be raised.

I heard someone in opposition to reform last night criticize the President for saying it is their money. They said it is not their money. They said, "It is my mother's money." That is what is wrong with the system. We have robbed Peter to pay Paul. We are running out of Peters, and we are getting a greater number of Pauls.

Now, personal accounts and a nest egg in the future are a viable decision that should not be criticized and rejected out of hand. In fact, I will tell you an interesting little fact. Had the United States of America 70 years ago invested the surpluses of the payroll tax paid by the American workers throughout that time, we would not have the problem today. But we robbed Peter to pay Paul.

There are those who say personal accounts are a gamble. Arithmetic is a fact, and facts are stubborn. In the 70-year period since the advent of Social Security, pick any 20 consecutive years that you like and pick any traditional conservative investment model that you like, and in that 20-year period of time, it exceeded the return on Social Security four to five times.